

Moving to Otay Mesa: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- ☐ Sit down with a lender early; a pre-approval shows what you can comfortably afford.
- ☐ Add up the whole monthly cost, not only the loan payment: tax, insurance, HOA dues and special taxes.
- ☐ **Coming from another state:** Have a tax professional compare your take-home pay under California's rules with your current state's.
- ☐ **Coming from another country:** If your funds or income are abroad, ask a lender which documents they need and how long each takes.
- ☐ **If you are selling; Coming from elsewhere in California:** If you own a home now, decide whether your purchase depends on its sale, and estimate the proceeds.
- ☐ **If you are selling; Coming from elsewhere in California:** Homeowners 55 and older, and some others, should ask the assessor about carrying their tax base to a new California home (Proposition 19) before selling.
- ☐ **If you are renting:** Choose a rent you can sustain and set a date to reconsider buying, using the rent-versus-buy tool.
- ☐ Spend time in the area on a weekday morning, a weekend and an evening, and drive the commute at rush hour.
- ☐ **Coming from another state:** Ask how the home is heated and cooled; some older coastal homes have no air conditioning.

One to three months out

- ☐ Estimate closing costs and the cash you will need at escrow with the closing cost tool.
- ☐ Get moving quotes, or use the moving cost planner, and ask about insurance for the move.
- ☐ **If you are selling:** Order the home's permit history and gather HOA documents before you list.
- ☐ **If you are selling:** Get a personal market report and a plan for preparing the home.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- ☐ Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- ☐ If there is an HOA, read its rules, budget and reserve study early.
- ☐ Collect an insurance quote for the address before you remove your contingencies.
- ☐ Expect a stack of signatures at escrow, including a Preliminary Change of Ownership Report for the county assessor.
- ☐ Order a home inspection and a termite (wood-destroying pest) report soon after the contract is signed; both are customary here.
- ☐ Ask about smoke and carbon-monoxide alarms and water-heater bracing, which California requires to be in place at a sale.

Move week

- ☐ File your change of address and update it with banks, employers and insurers before move day.
- ☐ Walk through the home before you sign to confirm repairs, appliances and overall condition.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Pack an essentials box you open first: chargers, medications, documents, sheets and basic tools.

Your first 30 days

- ☐ Watch for the supplemental tax bill California sends after a purchase; it is separate from the regular bill.
 - ☐ **Coming from another state:** Put a DMV visit on your calendar; new California residents are generally expected to license drivers and register vehicles quickly.
 - ☐ Update your voter registration to your new address.
 - ☐ **Coming from another country:** Set up U.S. banking, keep copies of your documents and learn how credit history works here.
 - ☐ **If you are renting:** Read the lease carefully for the notice, deposit and renewal provisions.
 - ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
 - ☐ Arrange utilities and internet before move day and ask for a year of past bills.
 - ☐ Find local health care providers and a vet and move your records over.
 - ☐ **Coming from elsewhere in California:** Look up the pet license, trash, organics recycling and street-sweeping rules for your new address.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.